

1/7

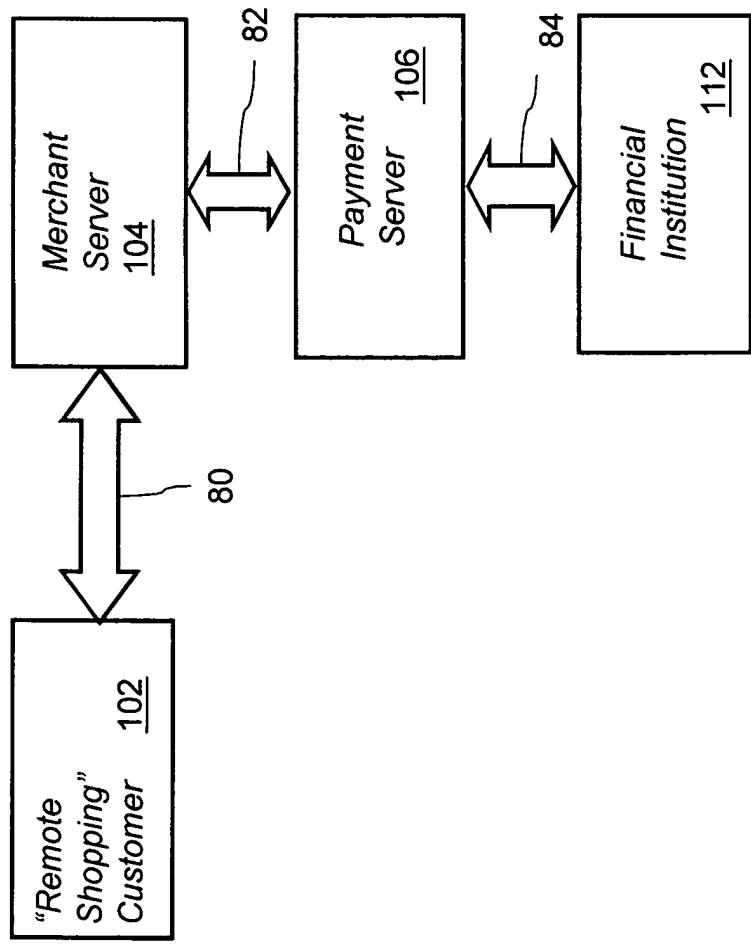


FIG. 1
(Prior Art)

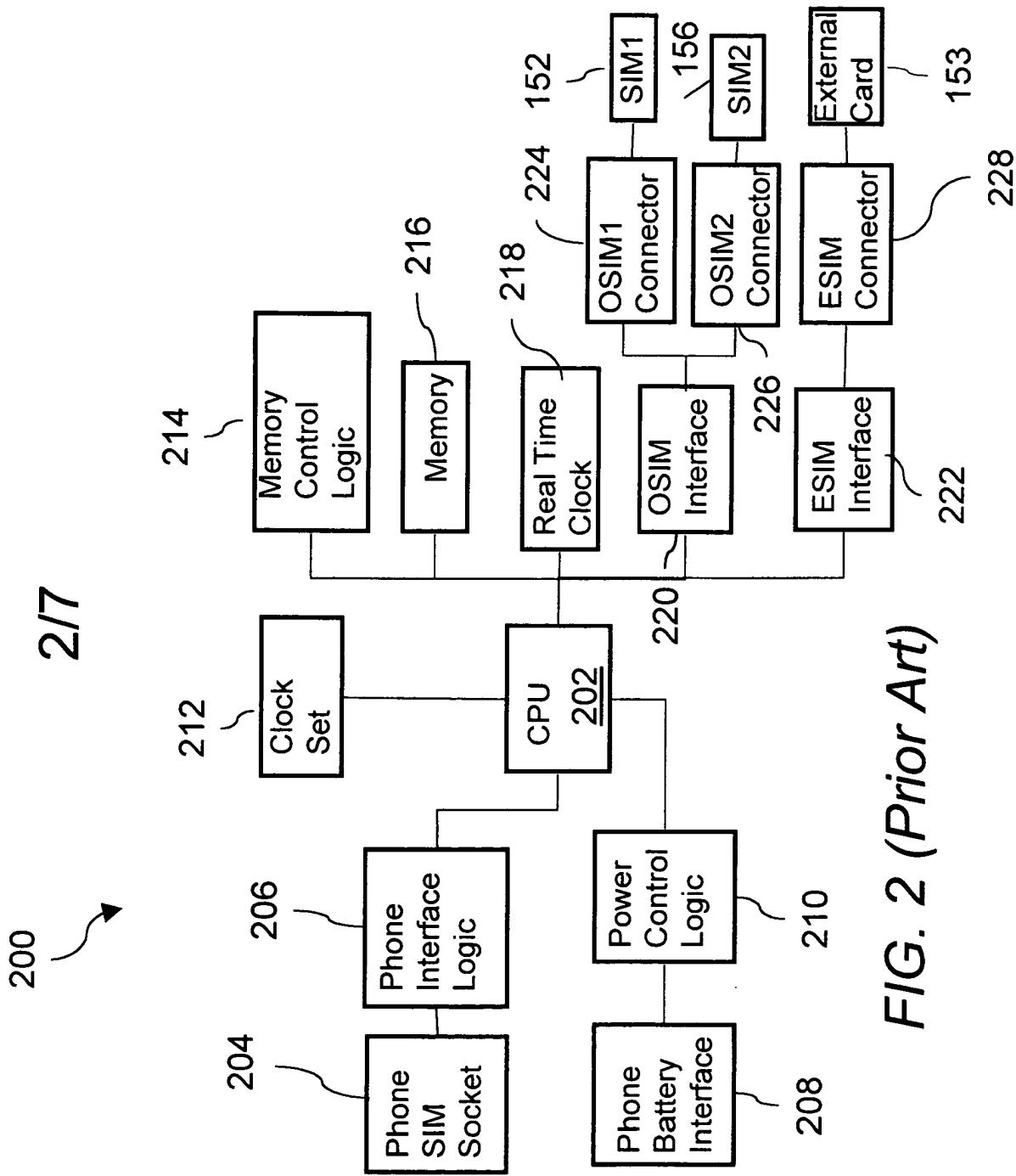
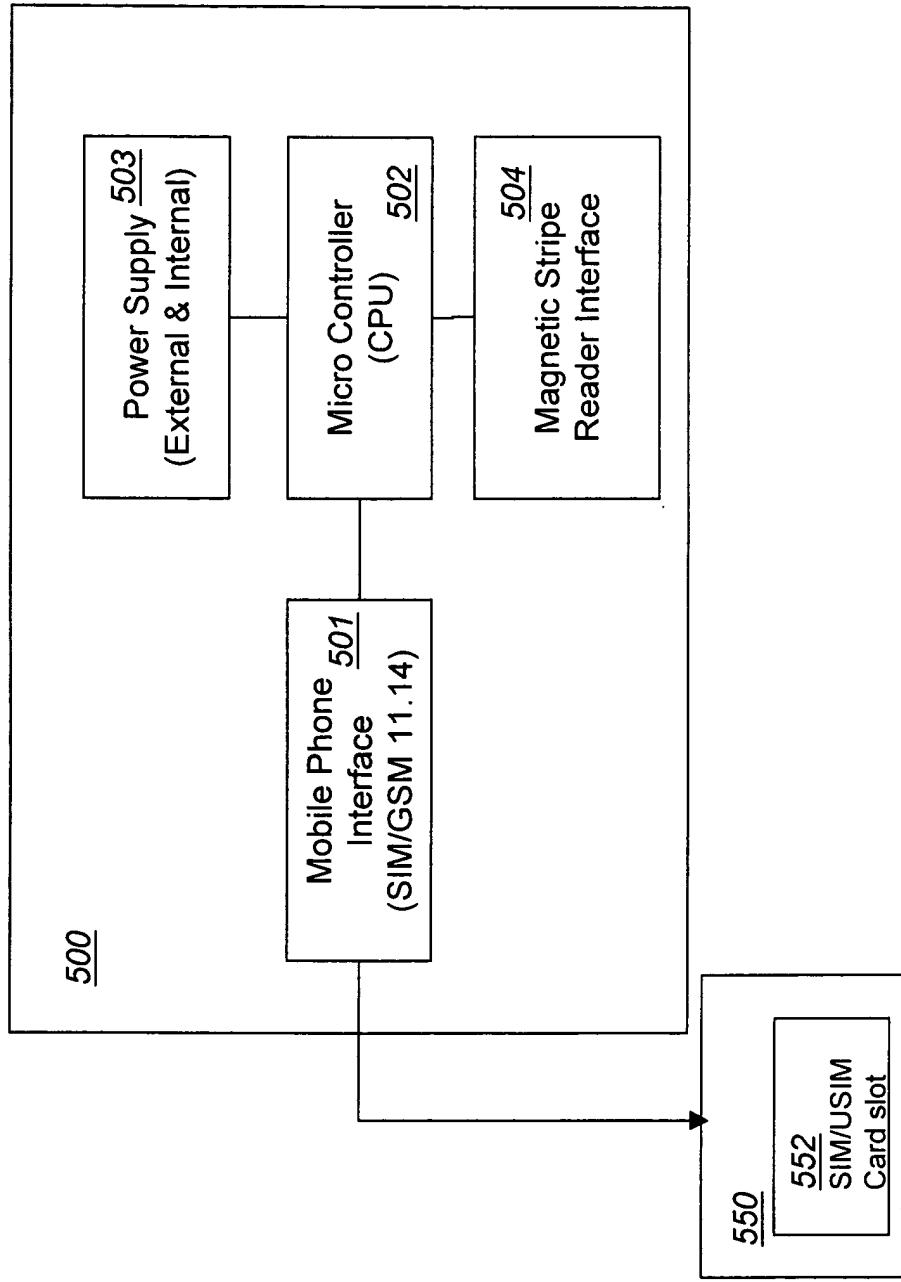


FIG. 2 (Prior Art)

3/7



F/G. 3

4/7

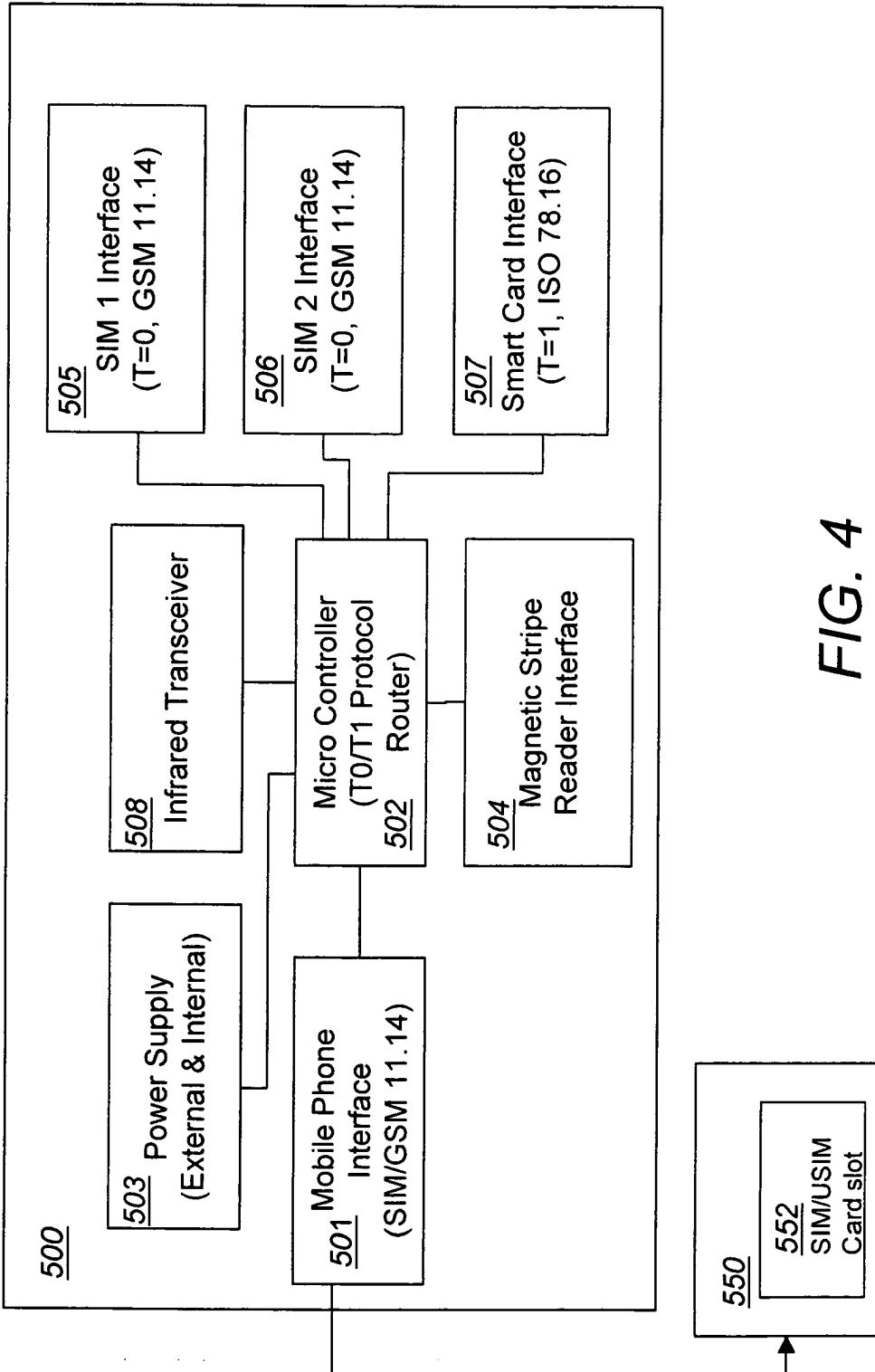


FIG. 4

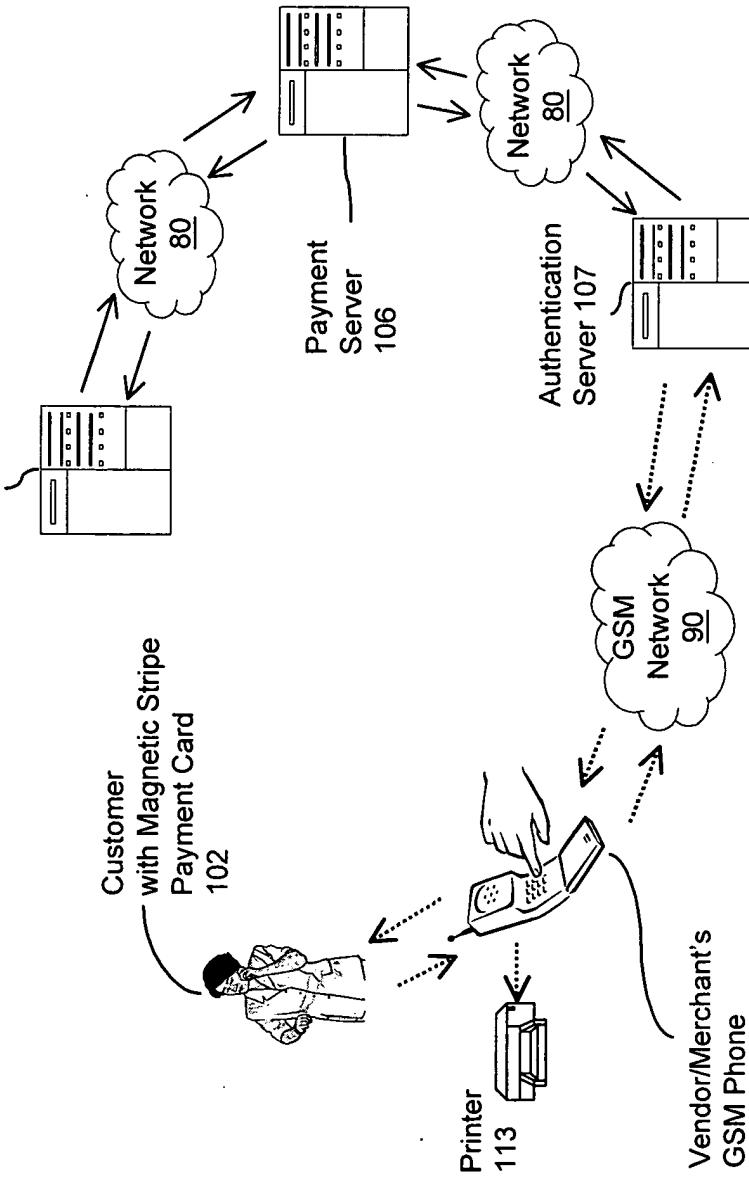
5/7

Financial
Institution
112

Customer
with Magnetic Stripe
Payment Card
102

100

Printer
113
Vendor/Merchant's
GSM Phone
with Magnetic Stripe
Reader
110



F/G. 5

6/7

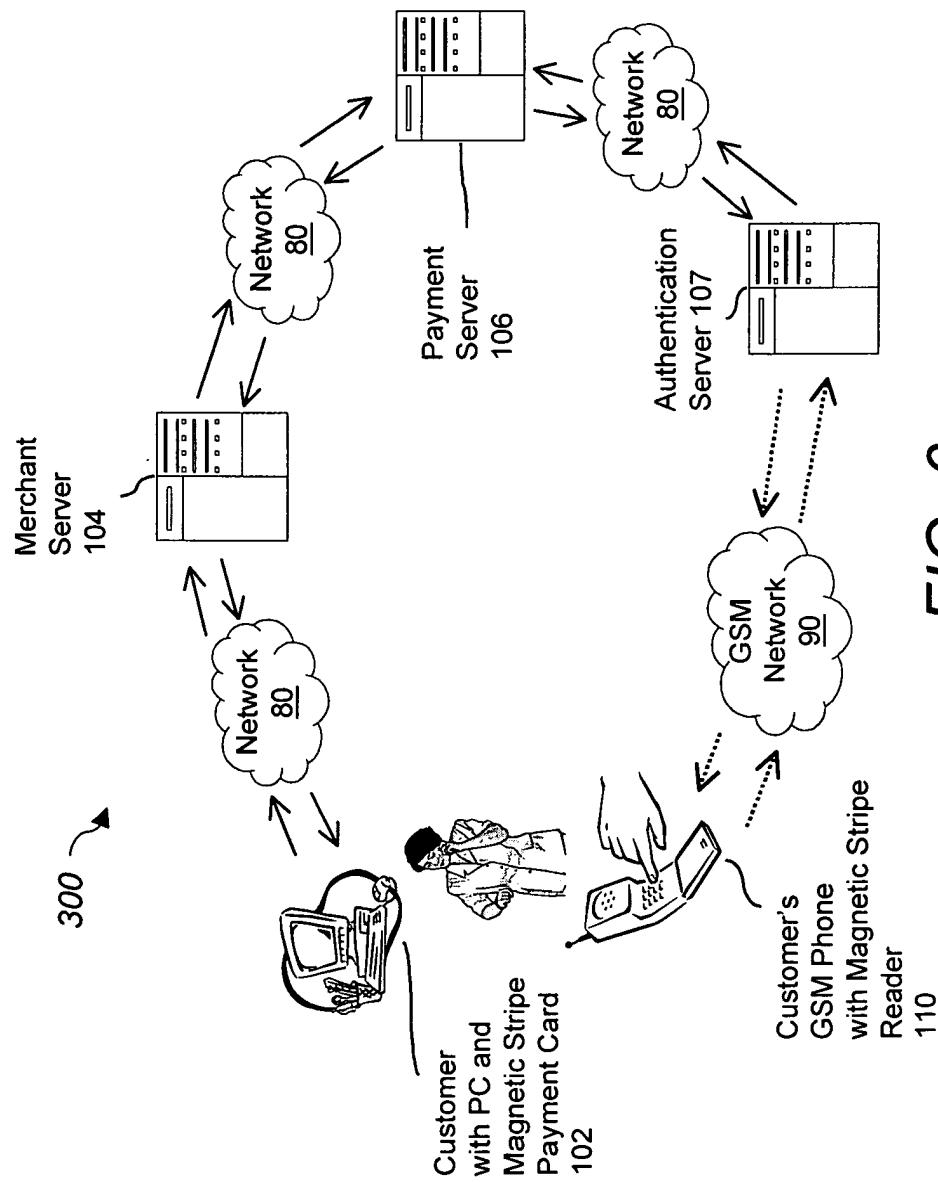
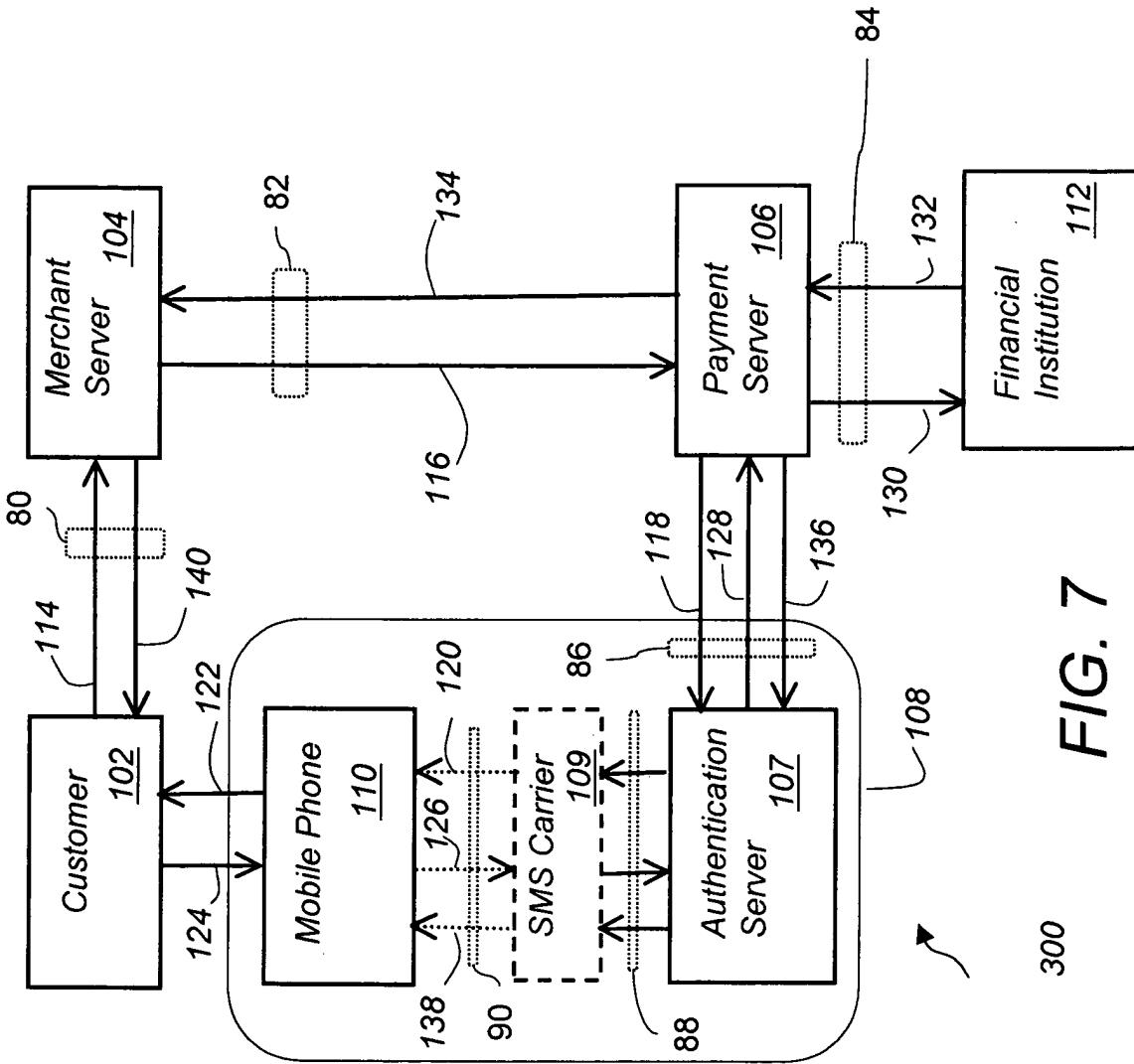


FIG. 6

7/7



300

FIG. 7